ORDERED.

Dated: August 22, 2019

Karen S. Jennemann United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA – ORLANDO DIVISION

CASE NO. 6:19-bk-04544-KSJ CHAPTER 7

IN RE:

RAYMOND O MERCIER, III aka Ray Mercier, Debtor(s)

ORDER GRANTING RELIEF FROM STAY IN FAVOR OF U.S. BANK NATIONAL ASSOCIATION (DE-7)

(1080 E HANCOCK DR., DELTONA, FLORIDA 32725)

THIS CASE came on for consideration on the *Motion for Relief from the Stay* (Docket No. 7) filed by SELECT PORTFOLIO SERVICING INC., AS LOAN SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-FF18 ("Secured Creditor"). No appropriate response having been filed in accordance with Local Rule 2002-4, it is

ORDERED

1. Secured Creditor's Motion for Relief from Stay is **GRANTED**.

2. The automatic stay imposed by 11 U.S.C. §362 is lifted with respect to real property located at 1080 E HANCOCK DR, DELTONA, FLORIDA 32725 and legally described as:

LOT 31, BLOCK 35, DELTONA LAKES UNIT TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN MAP BOOK 25, PAGES 101-104, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

- 3. This Order lifting the automatic stay is entered for the sole purpose of allowing Secured Creditor to pursue its lawful *in rem* remedies as to the property described above and said creditor shall neither seek nor obtain an *in personam* judgment against the Debtor.
- 4. The Court waives the fourteen (14) day stay of the Order Granting Relief pursuant to Bankruptcy Rule 4001(a)(3) so that Secured Creditor may pursue its *in rem* remedies without further delay
- 5. All communications sent by Secured Creditor in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation or other Loan Workout, may be sent directly to the Debtor.

Submitted by:

Taji Foreman, Esquire Kahane & Associates, P.A. 8201 Peters Road, Ste.3000 Plantation, FL 33324 Telephone: (954) 382-1672

Telefacsimile: (954) 626-3778

Attorney <u>Taji S. Foreman</u> is directed to serve a copy of this order on the interested parties and file a proof of service within 3 days of the entry of this order.

* All references to "Debtor" shall include and refer to both of the debtors in a case filed jointly by two individuals

Copies furnished to:

Taji Foreman, Esquire Kahane & Associates, P.A. 8201 Peters Road, Suite 3000 Plantation, Florida 33324

Raymond O. Mercier, III *aka* Ray Mercier
1080 East Hancock Drive Deltona, FL 32725

Stacy A Eckert Stacy A Eckert PA 2445 South Volusia Avenue Suite C-1 Orange City, FL 32763

*Trustee*Marie E. Henkel
3560 South Magnolia Avenue
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